

# MEDICAL ECONOMICS

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*"The Business Magazine of the Medical Profession"*



Vol. III

FEBRUARY, 1926

No. 5

*Why Wait for the Weight Reducers?*

## *Remineralization*

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# MEDICAL ECONOMICS

*"The Business Magazine of the Medical Profession"*

**H. Sheridan Baketel, A.M., M.D., Editor**

**Lansing Chapman, Publisher**



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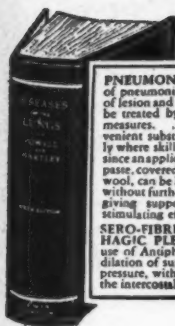
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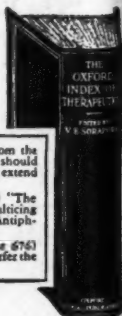
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Rutherford, New Jersey

# Evidence of Merit



**PNEUMONIA:** (Page 512) "The pain of pneumonia, which indicates the seat of lesion and aggravates dyspnoea should be treated by local rather than general measures. . . . Antiphlogistine is a convenient substitute for poultices, especially where skilled nursing is not available, since an application of the Antiphlogistine paste, covered with a layer of warm cotton-wool, can be left applied for twelve hours without further disturbance of the patient, giving support and having a decided stimulating effect."

**SERO-FIBRINOUS and HAEMORRHAGIC PLEURISY:** (Page 107) "The use of Antiphlogistine, serving, by the dilation of superficial capillaries, to ease pressure, within the deeper branches of the intercostal vessels."



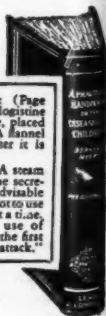
**PNEUMONIA:** (Page 718) "From the onset of the attack Antiphlogistine should be applied. The poultices should extend from the spine to the sternum."

**DRY PLEURITIS:** (Page 715) "The most effective local measure is poulticing . . . we may use a thick layer of Antiphlogistine."

**ACUTE BRONCHITIS:** (Page 676) "Poultices: Many practitioners prefer the use of Antiphlogistine."

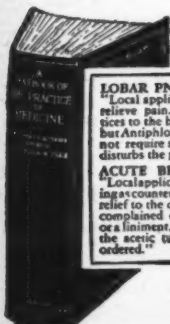


**ACUTE LARYNGITIS:** (Page 531) "A compress of Antiphlogistine sometimes relieves the pain better than anything else, but to be effective it must be properly applied, as follows: take a piece of lint eighteen inches long and broad enough to extend from the chin to the collar-bone; spread the Antiphlogistine on it very hot, and about an inch thick, sufficient to cover the neck from ear to ear and from chin to sternum, apply it as hot as it can be borne, then put on a thick layer of cotton-wool, and keep it tight with a bandage, renew again at the end of twelve hours."



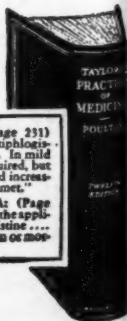
**BRONCHO-PNEUMONIA:** (Page 332) "In the early stages Antiphlogistine is sometimes distinctly valuable, placed only on the front or the back. A flannel jacket had better be worn after it is removed."

**BRONCHITIS:** (Page 324) "A steam kettle is only suggested when the secretion is scanty, but distinctly inadvisable if copious and loose; it is better not to use it for more than half an hour at a time. Antiphlogistine, the judicious use of poultices in certain cases during the first few days will often cut short an attack."



**LOBAR PNEUMONIA:** (Page 1047) "Local applications to the chest help to relieve pain. Usually hot linseed poultices to the back and sides are employed, but Antiphlogistine applied on wool does not require such frequent changing and disturbs the patient less."

**ACUTE BRONCHITIS:** (Page 955) "Local applications over the sternum, acting as counter-irritants, seem to give some relief to the distressing soreness so often complained of. . . . Antiphlogistine, or a liniment, such as camphorated oil or the acetic turpentine liniment, may be ordered."



**LOBAR PNEUMONIA:** (Page 231) "Local applications such as Antiphlogistine . . . may also relieve pain. In mild cases this may be all that is required, but in the severer cases delirium and increasing prostration will have to be met."

**PLEURISY and EMPYEMA:** (Page 264) "Pain may be alleviated by the application of poultices, Antiphlogistine . . . and the administration of opium or morphia subcutaneously."



# Oxy-Crystine *Therapeutically Correct*

*A hypertonic solution of the sulphates and sub-sulphates of sodium, potassium, calcium and magnesium, proportioned according to present knowledge of ionic concentration.*



**Tends to detoxicate putrefactive products, absorbed from the intestine.**

**We send NO Samples  
Except to Physicians, on Request  
OXY-CRYSTINE CORP.  
SALISBURY, CONN.**

Gastric Hyperacidity  
is completely controlled with

# TRIOPHOS

mixed neutral phosphates of calcium  
and magnesium.

Does not cause an alkaline urine.

Does not burden the kidneys with in-  
creased salts excretion.

Cannot make the stomach content  
alkaline.

Will not disturb digestion.

Systemic alkalization is impossible.

Excess is harmless.

Overdosage is impossible.

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# MEDICAL ECONOMICS

"The Business Magazine of the Medical Profession"

Rutherford, New Jersey

Vol. III., No. 5

February, 1926



## The Income Tax Return Explained

*There is nothing particularly difficult about a doctor's tax return provided he considers it logically. Deductions are all on the basis of good sound common sense.*

**T**HE Federal Income Tax is viewed with alarm by a great many American business and professional men largely because they have gotten themselves into a fearful frame of mind. The preparation of an income tax statement should not be a difficult matter for any one who has his accounts in reasonable order.

Uncle Sam is not unreasonable in his tax statement requirements. He goes on the theory that income taxes should be paid in proportion to ability to pay. There is a certain limit of income below which one need not pay a tax on the theory that an income below that point is no more than sufficient to provide American living necessities. This low limit constitutes the personal and family deductions.

Other deductions are then permitted on two grounds for a professional man:

1. A tax shall not be paid twice on the same income and

2. Taxable income is that which is left after paying the costs necessary to provide the gross income in the first place.

Thus one may deduct local taxes from income because it is not fair to be taxed on taxes. Interest paid may be deducted because the receiver of the interest pays the tax thereon. Dividends from stocks are not taxable except as a surtax because the company has already paid a tax on its operations.

Losses of certain kinds may be deducted. If one loses his wallet containing, say \$500, this would be a personal and not an income loss. If, however, he sustained a loss in an attempt to increase his income he could deduct such loss. Thus, if he bought some stock and later sold it at less than he paid for it he could deduct that loss.

There are certain kinds of institutions that are tax exempt, such as churches, colleges, char-

itable homes, etc., and so if one gives to such institutions he may deduct the amount from his income. In order, however, to keep such giving in check a limit of fifteen per cent. of income is placed thereon for purposes of taxation.

In this class falls also all charity. One must be careful, however, to keep in mind the distinction between charity and a gift. An allowance to aged or incapacitated parents or other relatives is a gift and not deductible. On the other hand a gift either regular or occasional to some poor patient can be deducted as charity. There is always the rub, however, in this latter that the government demands that all deductions must be clearly and fully explained and one might hesitate to name some of his charities because of the other person's feelings.

A doctor's income, assuming that it comes wholly from his practice, may be set down as (1) actual or (2) book income. In the first case he reports merely the total amount of money he actually received during the year while in the second case he reports the amount of his year's practice as shown by his books, whether paid or not.

The amount that might be reported by one or the other system might vary in any year but in a course of years it will total the same. There are certain advantages to the second method from a tax standpoint. If five years from now a federal tax inspector should call to check over the 1925 return, it would not be

difficult to quickly verify the figures with a set of books. It is also easy at tax return time to take off the right amounts and miss no deductions.

If a doctor operates on a cash received basis he can not deduct for bad debts because he had never included a like amount in his income.

The professional or business deductions that a doctor may claim are those that are actually made in the conduct of his profession. Supplies and medicines, automobile expenses, labor, public service, depreciation, rent, interest on notes, but not purchases of furnishings or major equipment are deductible items.

Supplies and medicine include bandages, gauzes, pills, such drugs and compounds as are purchased, small instruments, magazines for the patients' reception room, soap, towels, office laundry, stationery, stamps. This is not inclusive but is given as indication of the kind of things that ought properly come under this head.

Automobile expense includes gasoline and oil, all repairs, new tires, registration, licenses, and car depreciation. Because the doctor's car is used almost altogether for professional purposes it is not necessary to keep separate accounts of expense for family use. If a garage is rented this is also automobile expense.

Labor includes maid, secretary, chauffeur. These salaries should be deducted in proportion as the services are required for the professional work. Thus if a maid

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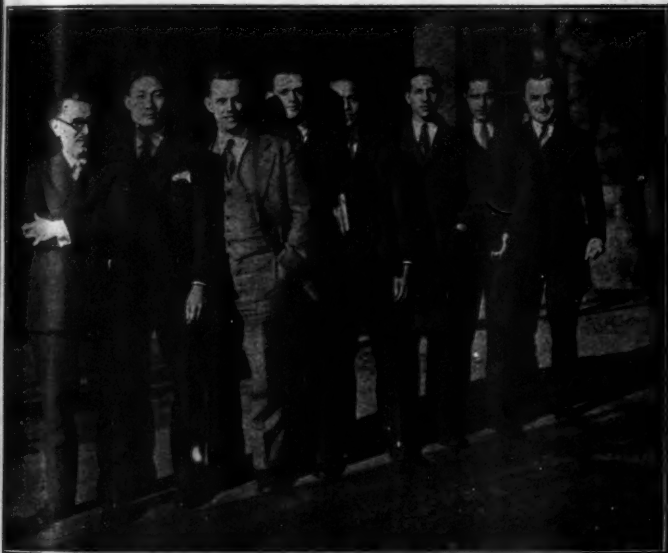
is only incidentally a help to the doctor a couple of hours a day answering doorbell then her salary can not be taken in its entirety as a professional expense. On the other hand, if she helps out with the housework only when he has some free time then she is an office expense and all her salary may be deducted. The same holds for a driver. The secretary's wages are all deductible. The wages of charwoman in proportion as they are employed are expense.

Public service includes light, heat, gas, telephone to the extent

they are used in the profession. If one has an office there is no difficulty in keeping such accounts but when one practices in his own home there comes a problem. Light can be deducted by taking the percentage one's office bulbs plays to all the bulbs in the house. Heat likewise by counting number of radiators and getting percentage for coal bill. Gas is figured likewise. Telephone being a necessity is figured at its total rate but not including toll charges except where professional calls.

(Continued on Page 44)

## A Medical World Court in Embryo



Eight different nationalities are represented at the Boston University of Medicine at Boston, Mass. They are shown above from left to right: Anthony Derkowski, Poland; S. Park Lee, Korea; Jose Chaves, Porto Rico; Henry Rose, Germany; James C. Lee, China; Henry Bladwell, Porto Rico; J. S. Grewal, India; and Ben Arber, Belgium.—P. & A. Photos.

# Why Wait for the Weight Reducers?

John Walker Harrington

New York City

**H**OW to reduce her weight is the uppermost problem of every American woman. Fat and forty yearns to be thin and twenty; and thin and twenty pines to be a shadow. Nearly every male is trying to lessen his meridian; and beyond forty-five the average he man feels the burden of the flesh. The laity is in the throes of a reduction craze.

A popular magazine for women (*Delineator*) last year received twenty thousand inquiries about fat fighting. In fact, every beauty editor in the country is swamped with letters from anxious readers asking how they may tighten their girdles. Gymnasias once on the verge of financial anemia are now open night and day, while Turkish baths and massage studios are working over time.

Institutions interested in physical welfare of the public, such as insurance companies, address the fat in their advertisements. Life Extension Institute, suggests that none should attempt to duce without a physical examination. It has printed booklets in its "Weight Control Service," giving advice on diet and exercise, and specimen fatless menus. The Metropolitan Life Insurance has issued a thirty-two page booklet entitled "Overweight; Its Causes and Treat-

ment," free to policy holders and inquiring friends. Huge stacks of this literature exposed on the counter of its information bureau in its New York building, are swept away by women eagerly. The booklet prepared by two well-known physicians of the company's medical department, is prepared in strict accord with medical ethics; warns the public against undertaking any regimen or using any remedies without consulting a doctor, and gives helpful and conservative counsel on diet and exercise.

Nostrum promoters and quacks meanwhile are taking full advantage of the prevailing fad. Former exploiters of "Bust Developers" and "Flesh Foods" have shifted from convex to concave. They advertise that by taking Dr. Wallaby's "Fat Walloper" or whatever it may be, one can be a sylph without "tiresome exercise" or a "starvation diet." One box of variegated remedies, consisting of Epsom Salts for the bath, and cathartic pills for internal use, have been advertised at \$20.00 by mail, parcel post paid.

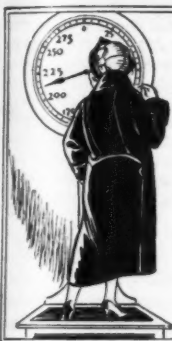
The basis of many of the liquid remedies is a tincture of bladderwrack, a species of seaweed used in some countries for fattening hogs, and employed perhaps on the principle that like cures like. Soaps are offered, the

lather of which when applied to the hips is said to plane them down to graceful models. Appliances are warranted to so "slenderize" legs and ankles that skirts may be worn at half mast for departed modesty with impunity.

That many thousands are injuring themselves by following the advice of stupid, ignorant, unprincipled charlatans there can be no doubt.

In this situation, the medical fraternity has a plain duty toward the public. It is difficult

for the individual practitioner to take the initiative, but certainly the county medical societies can through carefully prepared bulletins advise against the perils of reduction undertaken without medical supervision. The doctrine that what is "one man's meat is another man's poison" applies with full force to all efforts to lessen weight. Indeed, the physical state of some persons may not justify an effort to starve off physical surplus, which may be needed. To follow any blanket advice in so important



## Waging War on Fat!

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See Your Physician First

Merton County Medical Society

The message in the above advertisement, to occupy the space indicated by the ruled lines, might read somewhat as follows:—

Don't let anyone persuade you that weight reduction is possible by applying soap suds, ointments, or by swallowing concoctions that come in bottles with printed labels. For your health's sake avoid harmful and poisonous drugs in the form of patent medicines that are advertised to reduce weight.

Slenderizing is a matter of correcting the diet and of taking the proper exercise, either of which may be easily overdone with disastrous results if undertaken blindly.

You may have unsuspected derangement of the heart, kidneys, blood vessels, possibly hernia or other defects which if present would require methods adapted to your condition.

Do not attempt to reduce until you have consulted a properly qualified medical doctor. Overweight is usually the result of overeating and under-exercising and even when of long standing can be reduced with safety but each individual requires individual treatment.

Diet, exercise, and medical skill form the inseparable trio necessary to safe and sane reduction.

See your physician first.



## Slender Silhouettes

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*See Your Physician First*

**Merton County Medical Society**

An advertisement planned along these lines would be suitable for use on the women's pages of newspapers. The space for the message is indicated by the ruled lines in the sketch above. Here is the message:—To be lithe and slender is the reigning feminine ideal. By losing overweight, woman hopes to acquire increased grace and charm. Reduction without injury to health may be attained by correct diet and proper exercise, both suited to the individual, after examination and advice by your physician. Potent drugs, secret remedies, mechanical treatments, or manual manipulations without medical supervision may bring on illness or cause permanent injury. To lessen your weight will mean a new lease on life, but

*See your physician first*

a subject, the public should be told, is to court a fate worse than fat.

Numerous complaints have been received by the New York County Medical Society that certain physicians, not members, yet registered, are advertising obesity treatment and are willing, if the service is not satisfactory, to return the fees. Little can be done to exclude such advertising legally, although such action makes a member subject to expulsion. In cases where the faker without medical training advertises to cure fat as a malady, the county society could easily bring his activities to the attention of the district attorney.

Since overweight is often due to morbidity, or may represent marked symptoms of disease, the organized regular practitioners of a community could point out its perils and discourage clumsy and ignorant methods of reduction, by employing paid advertising in the lay press. Many women, it might well be told, have induced ulcers of the stomach, by ill advised starvation and weakening chemical baths. Large national advertising media refuse to accept the advertisements of reduction charlatans, and the smaller dailies and weeklies once they see what proper advertising is, might

*(Continued on Page 28)*



# Looking in the Mirror

J. Madison Taylor, M.A., M.D.

Philadelphia, Pa.

*"Physician, know thyself." Professor Taylor, of Temple University hits the well-known nail on its caput in the suggestion herein set forth. If physicians would keep people well, they must personally first get into a state of physical grace*

**H**OW can we get rid of "Nervousness"?

It is well for physicians to attack this ever present problem by first directing attention to ourselves. Self examination and self correction should lead to best results on others. These brief hints are from the personal angle. When that fault is mastered the applying of the methods to others should be a far easier matter.

Permit a few dogmatisms. Any one conscious of a recurring uneasiness, lack of confidence in thought or decision, needs to "jack himself up." He or she is then not well. Make a new start here and now. Some part of the disorder is physical disability. Each one must suffer some ailments. Many can be disregarded. To let them bother us leads to evil thoughts and morbid mental habits. Yet just here is a serious dilemma.

It may well be that our sense of ill-being is a blessed warning of what might lead to illness. The only safe and wise course is to give the symptoms due consideration and rectification. Hence the

need for keeping one's body in as good a state as meeting the pressure of circumstances will allow.

It is well to revise our body habits so as to leave no bad one uncorrected. These may and do impair our judgment in dealing with those of others.

Included are the obvious precautions through personal hygiene. The chief of these are wholesome activities balanced by suitable rest. It can be done profitably even by the busiest man alive.

Fatigue toxins cause the largest impairments of judgment in things large and small. So also of nutrition, food selection and rejection; of the when and how to eat. Even so obvious a matter as this is too often ignored.

Then there is the element of vague distresses indicating disorders which have sunk below the threshold of consciousness. They are no longer regarded. But they hurt and bewilder just the same.

Before considering the multitude of mental and emotional conflicts, so liberally discussed nowadays, let us get a right

notion of the bearing exerted by physical ailments upon the growth of nervousness, anxiety, fidgetiness, "the whimsies."

Few busy citizens can be persuaded to give their physical distresses, or discomforts, any adequate attention unless they be over-mastering, or cruelly painful.

Here we come to the most commendable enterprise which the profession is urging upon all—periodic physical, and let us add, mental, examinations. No one measure is so promising of economic rewards. Let the physician set the example. He certainly errs here. Why? Over and above the shrinking every valiant one feels at seeking an appraisal of one's self, is the fact that the physician is (or should be) an exemplar of health. He also refuses to admit that he needs such counsel for himself. I am conscious of having once made a notable blunder in my own case. Then he "hesitates to trespass upon the valuable time" of his colleagues because they do not charge him a fee. This would put him under an obligation.

But how is he to learn where he stands unless he seeks expert advice? This is where arises—in my opinion—the largest limitations of valuable lives and careers.

### Summary:

If we plume ourselves as being examples of vigor, endurance and wholesome mindedness, we must demonstrate our wisdom and judgment by ourselves applying—once in so often—to experts for

counsel on our own health.

No man knows what he looks like, e. g., till he consults a mirror. Go to some friendly colleague and secure a reflection of your appearance, your physical status.

By no means omit seeking counsel as to your mental peculiarities. Learn where you stand in the social and industrial scheme. Then revise your habits and behavior in accord with what you learn.

Finally: In achieving permanent cures for neuroses in psychopathies the one paramount need is for sympathetic attention and comradeship.

### Outside Interference

After the close of the Civil War General Grant was called upon to make a speech before the Press Club of New York. The following introductory remarks will remind many a physician of the way he feels when friends of his patients are so ready to supplement his treatment with their personal opinions and advice.

"Mr. President and gentlemen of the Press Club of New York: A feeling of awe overcomes me when I realize I am addressing men of superhuman ability. Your rapidity of conception, your unerring conclusions are astounding. When I was before Richmond in conference with men whose life study had been military strategy, when after days and nights of investigation and deliberation a plan of campaign was finally decided upon, you would get down to your newspaper offices late at night, dash off editorials explaining how we were all wrong, and pointing out what we should have done and what we ought to do. Your remarkable versatility was shown in formulating legislation, and you were peculiarly positive in international diplomacy where the facts were state secrets."

**"IN FACT, the bile is the only  
reliable chologogue known"**

*Cushny.*

**T**HE administration of bile or bile salts stimulates the secretion of bile" (*Pfaff and Balch*) "increases peristalsis" (*Stadelman*). "The constituents which act on the secretory liver cells seem to be the bile acids and their increase is greater than can be accounted for merely by the excretion of that administered, so that it would seem that it exercises some special stimulant action on the secretory cells." *Cushny.*

Hooper and Whipple found, upon oral administration to dogs with biliary fistulae, that taurocholic acid caused a great increase in the biliary output, Glycocholic Acid a moderate increase; while cholic acid produced little, and the bile fat no increase in biliary output.

*The bile salts used in Ovallabs Oxiphen are accurately standardized, giving a constant, uniform content of Taurocholic Acid (Potassium Taurocholate) and Glycocholic Acid (Sodium Glycocholate), the active chologogue principles of oxgall.*

***Detach and Mail the Post Card for***  
**100 OVALTABS OXIPHEN FREE**

For announcement, see page 31, Feb., 1926 issue Medical Economics

***Post Card***

Place  
TWO  
Cent  
Stamp  
Here

**Pitman-Moore Company**  
PHARMACEUTICAL CHEMISTS

Madison Avenue, Morris and Delaware Streets  
Indianapolis, Indiana



R

Sodium Glycocholate	.....	1/4 gr.
Potassium Taurocholate	.....	1/4 gr.
Phenolphthalein	.....	1/2 gr.
Ext. Cascara	.....	1/2 gr.
Aloin	.....	1/8 gr.

DOSE: One to three daily, after meals and at bedtime, gradually withdrawn as normal function is restored.

**S**EVERE catharsis, which carries off the digestive secretions and leaves a period of stasis until the secretions again accumulate, is contra-indicated in chronic constipation.

The action of Ovaltabs Oxiphen, while positive, is mild and pleasant. The bile salts increase the biliary flow, and, with cascara and phenolphthalein, stimulate peristalsis in the small intestine, while the colon is activated by the aloin content.

***Detach and Mail the Card for  
100 OVALTABS OXIPHEN - FREE***

PITMAN - MOORE COMPANY  
PHARMACEUTICAL CHEMISTS  
Indianapolis, Indiana

Gentlemen:

I will try your bile-salt laxative, Ovaltabs Oxiphen. You may send me one hundred of them, without obligation.

Signed ..... M.D.

.....  
.....

# "I've Got Those Chiropractic Blues"

(A Song)



Bill Smith one day looked rather pale;

His friends, in awe, began to wail—

"Here's an ad" said one "of a chiropractor,

Who will make you as fit as a well-fed actor!"

And so, against Bill's better judgment,

He went to the quack for a spine adjustment;

Now listen to his tale:

First Chorus (with snappy harmony)

I've got the bloo—oo—oos, those chir—o—practic blues,

Some blues!

Every joint is stiffer than dried wet shoes,

I lose!

My spine is bent, my cords are rent,

I don't know yet where my liver's went,

And I'm all one awful bruise—

With those bloo—oos, those chiropractic blues!

Bill thought he would be cured,

When he let himself be lured To the rough-neck den of that chiropractor,

But he thought he was hit by an eight-ton tractor,

Where his backbone was manipulated

And his vertebrae were dislocated—

But, (slowly) Oh, Gawd, what he endured:

Second Chorus

I've got the bloo—oo—oos, those chir—o—practic blues,

Oh, blues!

To pay my bill, I gotta hock my shoes,

New shoes!

And all I've got is a heck of a lot

Of I don't know what, but which I should have—NOT,

And so you have the sad, sad news—

Of those bloo—oos, those chiropractic blues. —H.S.S.

## John Archer--America's First Medical Graduate

**A** SOLDIER of the American Revolution, the events of which loom anew in sesquicentennial celebrations, was John Archer, whose diploma in medicine was the first issued on this continent.

He was born in Churchville, Harford, Maryland, in 1741. On his graduation from Princeton in 1760, Archer prepared himself for the ministry, but afterwards took up medicine as his voice was not strong enough for the pulpit, on account of throat trouble. He went to the recently organized Philadelphia College of Medicine and in 1768 he was graduated with the degree of M.B. at the head of his class, to which the faculty referred as "he."

Archer went back to his home town to practice, although he had a flattering offer to go into partnership with an eminent Philadelphia physician.

When the struggle for Independence came, he raised a com-

pany of soldiers himself, and finally became a major. He had from the first been as fiery an advocate of breaking away from England, as had Dr. Joseph Warren, of Boston, and on many occasions he made good his words by heroic deeds.

On his return to civil life, Archer busied himself with political reconstruction. For several years, he was a member of the Maryland Legislature and in 1801 he appeared as a presidential Elector.

For six years he was a member of the United States House of Representatives. He is credited with making

important discoveries in his profession and he had a prominent part in founding the Maryland Medical College in Baltimore. His leadership was felt in many directions in his native state and he left a lasting impress upon the history of American medicine and also upon the political history of his country.



# The Philosophy of a Physician's Life

Maurice Duane Bird, M.D. F.A.C.S.

Marinette, Wis.

*A wealth of good philosophy is to be found in these words. Follow them and "the peace that passeth understanding" should enter our lives and aid us in brightening up our corner.*

**M**ANY factors enter into the make up of the successful physician.

The word success is defined as making good professionally, elevating our surroundings from what we found them; in associating ourselves for the betterment of our commonwealth. To have it more healthy. To help make our associates and neighbors happier. To assist in community up-building and beautifying. Taking an active interest in our hospital and school work and in politics. You do this and a general betterment will follow your example.

Have a clean and beautiful lawn about your home, see that it is attractive; not expensive, but pleasing to the eye. Have roses and numerous other flowers and shrubs about. It will do you good to care for them, more helpful for your mind and body than golf or fishing, and less expensive.

You will be happier and shortly others on your street will begin to see the beauty and comfort of your home, and they will begin to primp up, attempting to keep pace or rival you. Then some day your locality will be

noted and spoken of, as a beauty spot.

Keep your office clean and in order; it seems to me that the majority of doctor's offices are ill kept. If there is any one thing that I admire, and it is an earmark of character, is a clean desk, and by this, I mean just what I say; no unanswered letters, journals unread, or junk to annoy, or distract the mind. A man who will keep his desk clean, if he has not arrived, is on the high road to success! Every morning the mail is looked over, answered, filed away, or put in the waste basket. All bills are paid by check, the same day the statement is received.

However, it is much better to pay cash for general expenses when possible, but ever be jealous of your own credit, and the world is yours! A factor that will assist in a material way, is to become associated with the local bank. Buy some stock, so as to feel at home there and develop the friendship of its personnel. Set the example of paying one's own bills promptly; be gilt edged!

Always be punctual. Time is

one of the world's greatest gifts. Never be late with appointments, office hours, hospital work, operations, consultations, or meals. Then you will begin to live, where before you have only been existing.

If you set this example, your patients will pay you promptly.

Now and then close an account by taking a note, which you will deposit at your bank. Never ask favors, put it in as a business proposition; it brings the bank new and more business and your patient will benefit by the training he will receive from this group of men.

Do not be small or miserly, never take interest on accounts; let the bank do it.

I really feel it is quite essential to become part of a bank, if you ever hope to get on in a financial way in this world. Besides getting the view point of these associates you will absorb the trend of local affairs and later your field will broaden.

Unconsciously, you will be guided and governed by the best business men in your community, your collections, investments and business acumen will be

brightened and strengthened, and you will be on easy street. You will be of real value to your community! You can face the world with a smile; be free of debt, except at the bank, and that is business. Carry all the life insurance you can afford. Take good care of your health and you will find yourself respected and happy, because you make others happy.

I have been in general practice for thirty years in the same place. I have learned to serve, to give, and give freely. Life is not unlike a mirror, it will return only what it receives.

### **Famous French Doctor Arrives on SS Homeric**



**Dr. Aldo Castellani, one of the foremost authorities on tropical medicine in the world, as he appeared on his arrival at New York Dec. 31 on the S.S. Homeric.—P. & A. Photos.**

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# The Doctor and His Investments

## Article 14

### Real Estate Securities

Malcolm L. Hadden

New York

**I**N our first article on real estate securities we outlined briefly the general characteristics of first mortgage loans on real estate, pointing out particularly their importance from an historical and economic standpoint and indicating some of the advantages and some of the disadvantages of this type of security. We, furthermore, pointed out some of the more recent developments of an unfavorable nature in this special field of investment, directing attention particularly to the "mushroom growth" of new companies developed for the purpose of distributing real estate mortgage bonds, and also to the tremendous increase which has taken place recently in the financing of speculative building operations.

These latter developments should be considered most carefully by the doctor today because there is real danger ahead if we may be guided by past experience and by the opinions of those who are in a position to know. With money so cheap and plentiful the public has eagerly absorbed all the issues of real estate mortgage bonds that have been offered and are constantly demanding more. To supply this demand an increas-

ing number of new companies have entered the field and the old established companies have greatly expanded their organizations. This has resulted in a severe competition for new loans in order to keep sales organizations busy and to meet large overhead expenses. Competition to loan money naturally results in more favorable terms to the borrowers and less to the lenders, who are the purchasers of real estate mortgage bonds; and, therefore, in a borrower's market such as we are in at the present time the investor should be even more careful than usual in selecting bonds of this type, for if real estate values should fall substantially it is likely that some real estate mortgage bonds will not be able to pay their interest.

With the hope that we will not weary our readers with too many admonitions with respect to possible real estate bond inflation, we are taking the liberty of quoting at considerable length what one very high authority, Mr. Walter Stabler, Controller of the Metropolitan Life Insurance Company, had to say recently regarding the present condition of the real estate market. Incidentally it might be men-

tioned that the Metropolitan Life Insurance Company is the largest holder of city mortgage loans in the country. Speaking at the annual dinner of the National Association of Building Owners and Managers held in New York City on January 19, 1926, Mr. Stabler denounced as untrue many advertisements which proclaim certain real estate bonds as "legal investments for trust funds." "Some of the houses that do that kind of advertising don't know anything about it, and you know they don't," Mr. Stabler said. "There are men here who know of properties that have been sold to borrowers or speculators, and appraisals that have been made and loans that have been made in excess of what they cost. That is as unhealthy a condition as you can imagine."

"I urge you, if you have any influence with your owners, if you have any influence with your builders, to discourage any more building of this class of buildings on Manhattan until we have caught up with those that are already built or about to be built. We should stop, and stop short. If we don't, we are riding to a fall."

"There is no question," Mr. Stabler continued, "that there is an over-supply of the properties that we have under consideration, but what is alarming me is the enormous amount of building of these structures now under way and a further enormous amount of buildings that were pictured in the newspapers the last few Sundays, and others for

which ground is being bought and plans being prepared. I cannot see that any of them are absolutely needed."

Mr. Stabler said "that there are members of the Real Estate Board of New York, and some of your members, I am sorry to say, whose names have been placed on advertisements of bonds that are offered for sale for from 33 per cent. to 50 per cent. above the proper value of the buildings."

"Unless there is a check on this unlimited lending of money," he continued, "people will suspect the worth of all mortgage bonds."

While the remarks just quoted apply particularly to the situation in New York City, the condition is generally believed by competent real estate men to be more or less characteristic of the country as a whole, especially with respect to office and the higher class of apartment buildings. We think that Mr. Stabler's remarks are very appropos of the time, and inasmuch as a great many of our readers are buyers or prospective buyers of real estate securities they will undoubtedly wish to know how they may determine the soundness of a particular issue of real estate bonds and how they may judge of the integrity, character and financial standing of the offering house.

To the first question we suggest that the investor himself, or some one acting on his behalf, submit the mortgage securing his bonds to the following tests

(Continued on Page 22)

## Sterilization To Be Safe Must Be Complete!

Unwrapped office rolls of gauze and cotton form a potential menace. Packages once opened are no longer completely sterile. To be on the safe side they must be resterilized before use.

Castle provides protection against these hazards in a complete line of office sterilizers that give complete and safe sterilization for dressings and instruments alike.

Our new pamphlet tells the whole story about resterilization of dressings, the sterile tray handles, and never-boil-dry feature. Write for your copy today.

# CASTLE

WILMOT CASTLE CO.

1143 University Ave. ROCHESTER, N. Y.  
Sterilizers for Physicians, Dentists  
and Hospitals



## Financial Terms Defined

### "Amortization"—

The setting aside of sums at stated intervals to provide for the payment of all or part of the principal of a debt.

### "Legal Investment for New York Trust Funds"—

The expression "legal for New York trust funds" indicates that the security under consideration is of such character that it may be purchased by a trustee in strict compliance with the laws of the State of New York. The laws of the majority of states regulate specifically in what bonds, stocks, etc., a trustee may invest the funds with which he is entrusted. Limitations placed upon such investments differ in the various states some being more strictly limited than others.

### "Correspondent"—

The majority of banks have arrangements with banks in other cities both in this country and abroad whereby such institutions are prepared to act for them in any and all matters pertaining to banking. In banking circles these representatives are known as Correspondents and are of great value to their principals.

## The Doctor and His Investments

*(Continued from Page 20)*

which are well recognized by experts as sound and necessary. These tests include the following:

1. Is the property well located in a city or district where real estate values are firm, stable and steadily growing, and which is protected against deterioration?
2. Is the property earning an income sufficient to meet at least interest, taxes, insurance and, if possible, sufficient to reduce the principal of the indebtedness as well?
3. Is provision made for amortization or reduction of the principal and, if so, how effective is the provision?
4. Is there a sufficient equity or margin of safety protecting the loan?
5. Are the improvements new or nearly new, so that they are at the maximum of their earnings power and least subject to depreciation?
6. Is the building of modern type and good construction?
7. Is it well suited to its neighborhood and to the rental demand therein?
8. Is the title to the property without flaw and is ample insurance carried?
9. Have all legal details been properly looked after?

*(Continued on Page 42)*

**WHERE KNOX  
SPARKLING GELATINE  
HAS PROVED  
HIGHLY EFFECTIVE**

1. In infant feeding for full digestion of milk and the prevention of curds, regurgitation and vomiting.
2. For growth promotion in infant and child feeding.
3. \*In Stubborn Cases of Malnutrition
4. In the treatment of stomach disorders and intestinal putrefaction.
5. In the dietetic treatment of diabetes.
6. In the dietary of tuberculosis patients.

*Csend*

Register your name with this coupon for the laboratory reports on the dietetic value of Knox Sparkling Gelatine

**\*WHEN MAL-NUTRITION  
BAFFLES YOU**

**W**hen foods fail to nourish; when patients do not respond to carefully proportioned diets, it has been proved beyond question that the protective colloidal ability of Knox Sparkling Gelatine will produce most beneficial results. In no case has there been a report of unfavorable reaction.

Furthermore, Knox Gelatine provides such appetizing variety even to the most tiresome diet that the patient finds real enjoyment in following exacting prescriptions.

At the 1925 convention of the American Medical Association about 2,000 physicians registered their interest in Knox Sparkling Gelatine and requested the Knox Laboratories to keep them informed of additional findings. If you were not one of the above, may we suggest that you register your name on the coupon for the Knox Diet Books prepared under the direction of dietary authorities.

From raw material to finished product Knox Sparkling Gelatine is constantly under chemical and bacteriological control, and, furthermore, is never touched by human hand.

**KNOX  
SPARKLING  
GELATINE**

"The Highest Quality for Health"

**COUPON**

**KNOX GELATINE LABORATORIES**  
448 Knox Avenue, Johnstown, N. Y.

Please register my name to receive, without charge, results of past laboratory tests with Knox Sparkling Gelatine, and future reports as they are issued.

.....  
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*".....deliver us from our friends."*

**W**E were forcibly reminded of the old, but true, saying, "We can protect ourselves from our enemies, but God deliver us from our friends," recently in reading a letter from one of our contributors, which read in part as follows:

"A number of my medical friends in the city (a number meaning four or five) have taken me aside, or written me letters, and stated that it was a pity a good scientific man like myself should lower himself by writing for an advertising journal like **MEDICAL ECONOMICS**, and that it did not look right, and so forth and so forth."

Our answer to that is this: **MEDICAL ECONOMICS** is not a "scientific" publication, and in calling our contributor's attention to that fact our detractors merely emphasize their own limited view-point and powers of observation. We plainly print on the cover, on the table of contents, and again on the first page of text, that **MEDICAL ECONOMICS** is "THE BUSINESS MAGAZINE OF THE MEDICAL PROFESSION."

We hope that these gentlemen are able to reach more accurate conclusions in diagnosing the ills of their patients.

In asserting that **MEDICAL ECONOMICS** is an advertising medium we assume that these misinformed physicians mean that it is published to promote the sale of some particular products or some commercial idea.

A statement to such an effect is positively false. The only purpose of **MEDICAL ECONOMICS** editorially and reportorially is to benefit the medical profession, individually and collectively in a material, as well as a professional way.

**MEDICAL ECONOMICS** has been published for nearly two and a half years, during which time twenty-nine issues have appeared. The contents of each and every one of these issues stand out as proof of our true intent and purpose.

Perhaps the most convincing illustration of the utility of the aim of **MEDICAL ECONOMICS** is evidenced by the following letter from a physician located in a Missouri town of about 3000 population:

"From an economic standpoint your little **MEDICAL ECONOMICS** has done more to assist me in a financial way than anything I have ever come across.

"Since my return from the M.C., U.S.A., in July, 1919, I have enjoyed a good general practice, but for some reason could not get ahead financially. For the amount of work I did I was not compensated, and I couldn't figure out my fault.

"What caused many grey hairs was secret worry over

the welfare of my children, a boy of eight and a girl of five years. My income was so small I couldn't carry enough insurance to educate them in case I should die. If I were to have kept on as in the past, sending them to college would be out of the question. I am thirty-five years old, and could notice I did not have the pep of former years.

"MEDICAL ECONOMICS showed me the light. Today I work less, have more money, more time for recreation, rest and study, and get some enjoyment out of life.

"So I feel indebted to you for my gain in a business way."

## Some Startling Statistics

**D**R. A. RHU, F.A.C.S., retiring president of the Marion County Medical Society, Ohio, in his address delivered January 5, 1926, gave voice to some interesting data.

He said: "Permit me to call your attention here to the following recent statistical facts: Seventy-five per cent. of medical men who undertake to practice, fail. Today \$750 per annum is the average income of a medical practitioner. Ten years ago it was \$1,100. No professional business will succeed as conducted at present, and should we ever get State Medicine or aid in the perpetuating present influences headed in that direction, we would retrograde and become extinct as a noble profession.

"Just think of the one hundred and ten million inhabitants who spend annually two hundred and fifty millions for patent medicines, and only twenty-three cents per capita for physicians. Ninety per cent. of our nation do not spend a penny until they are seriously sick, and after they had been fooling away time and money on chiropractors, osteopaths, and other so-called irregular, bunk dispensers. This will cause in our country an additional loss of five thousand human lives from cancer alone. The country doctor is rapidly disappearing and has no successor, the cost of medical training is too much, requiring from seven to fourteen years' study at \$8,000 to \$10,000 . . . as a minimal rate of expense, hence beyond reach of the poor and middle class. Did you ever think how much it required to make a chiropractor?"

We are not entirely in accord with Dr. Rhu's statistical pessimism.

We seriously question the statement that seventy-five per cent. of the medical men who undertake to practice, fail. Twenty-five per cent. would seem to be more nearly correct and a fair proportion of these are eventually forced to realize that they have chosen a vocation in which they find themselves temperamentally unfit to carry on. (Continued on Next Page)

### Editorial---Continued

It hardly seems possible that \$750 can be the average annual income of a medical practitioner, unless by some inadvertence the statistician included internes in his canvass. Even so, \$750 per annum would seem to represent the average income of internes rather than of physicians, indicating as it does, a weekly stipend of less than \$15.00.

It is true that from seven to fourteen years of intensive preparation are necessary for effective practice, but a minimum study expense of from \$8,000 to \$10,000 seems unusually high. Not all of the successful physicians of today are the sons of a Croesus.

However, there is always food for thought in statistics, especially so when they reveal unsuspected conditions.

### A Gentle Reminder

THIS IS TO REMIND YOU THAT ACCOUNTS  
REMAINING UNPAID AFTER THREE BILLS  
HAVE BEEN RENDERED, ARE TRANSFERRED  
TO MY COLLECTOR. IN CASE OF YOUR IN-  
ABILITY TO REMIT PROMPTLY, A DEFINITE  
PERSONAL COMMUNICATION WOULD THERE-  
FORE BE APPRECIATED.

Here is the reduced facsimile of a neat card used by an Ohio physician in the collection of his bills. It is an interesting example of a demand for prompt payment couched in terms of extreme moderation yet bound to have a disquieting effect on a delinquent patient.

It contains a threat and a promise:—a threat to exert pressure if necessary and a promise to be lenient if the recipient will behave. It is not easy to imagine a man or woman with a grain of self-respect ignoring it entirely.

IN CORYZA, LARYNGITIS, LA GRIPPE, INFLUENZA

**R PINEOLEUM**

Free on request: ½ doz. new Pipet packages or \$1 Improved Oil Nebulizer  
The Pineoleum Company, Dept. ME, 52 West 15th St., New York City



# for Sacro-iliac Sprain

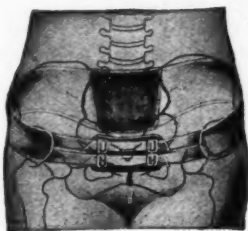


Figure 2

Shadowgraph drawing showing position of support inside the corset as applied to body. Support cannot slip. "A" Sacro-iliac articulations; "B" Pubic articulation.



Figure 1

Photograph of Spencer Sacro-iliac Corset (front view) showing where the supporting section emerges from inside to outside of corset. Thus the support can be instantly adjusted. Adjustment is at center front.

The Spencer Corset for Sacro-iliac Sprain gives precisely the support the patient requires. Each Spencer Corset or Support is especially designed for the person who is to wear it to meet her specific needs.

The supporting section (see Figure 2) is especially made to relieve and correct sacro-iliac weakness. It encircles the pelvic girdle as tightly as may be necessary, relieving the strain on the sacro-iliac joint immediately.

The support is inside the corset or belt, but is adjusted from the outside. It is light, washable, and cannot stretch or slip.

Look in phone book for "Spencer Corsetiere"  
or write us.

## Send for These Publications

Our Medical Department has issued booklets on the use of Spencer Supports for the relief of enteroptosis, sacro-iliac sprain, hernia, floating kidney and for maternity wear.

Use the coupon and mention the book you are interested in.

## SPENCER CORSETS

*"We create a design especially for you"*

**THE BERGER BROTHERS  
COMPANY**

139 Derby Avenue  
New Haven,  
Connecticut

**The Berger Brothers  
Company**  
139 Derby Avenue  
New Haven, Conn.

Please send me booklet on

Dr. ....

Street. ....

Town. ....

State. .... 2-26

**Spencer  
Corsets**  
are never  
sold in  
stores

## Why Wait for the Weight Reducers

(Concluded from Page 12)

banish the illegitimate variety from their columns. Typical advertisements, planned on ethical lines, are given on pages 11 and 12 as suggestions.

Inasmuch as fat reduction is so universal a theme, doubtless many editors would be glad to print brief bulletins from the Society regarding it, as news, or to use feature articles in their Saturday or Sunday editions. In all advertisements and publicity the name of the society, not that of any individual would be used. The cooperation of health associations, especially those in which women are dominant factors, could be enlisted in campaigns which would accentuate both the perils of fat and the fatuosity of combating them without professional advice.

By such means as these, and by the expenditure of reasonable sums in advertising and the printing of booklets the medical fraternity would thus be performing a public service. Neither need the cost be charged on the debit side of the ledger

long, for like the bread cast upon the waters, it is likely to return many fold.

Aside from the question of vanity involved in the slenderizing efforts of the would-be-thins there is a strong conviction in the average lay mind as to the benefits in health that accompany a normal, active body. With most of them however, it is "any port in a storm" and they are prone to plunge recklessly on the rocks and reefs of quackery and charlatanism.

And therein lies the justification for an educational campaign under the auspices of the medical fraternity. One life prolonged, one misguided sufferer put on the right track to health and happiness would earn the everlasting gratitude of the victim, his family, and his friends.

Educational advertising in the lay press will point the way to the physician's office. It will induce many to "see your physician first" and the rewards of prestige will follow as surely as the night follows the day.

### Over 30,000 Physicians

through their use and prescription of

#### BURNHAM'S SOLUBLE IODINE

give evidence that they consider it the best method of Iodine medication either per os or hypodermically. Contains no alkaline salts or other disturbing vehicles. Administered in "DOSAGE TO EFFECT" without irritation.

Write for literature and full information.

BURNHAM SOLUBLE IODINE CO., Auburndale, Mass.

# NEO-REARGON

## *"The Superior Reargon"*

Chemically combined  
Anthrachinonglucosides and Silver Nitrate

*Neo-Reargon* in solution yields through dissociation, an enormous concentration of silver ions which acts directly on and destroys gonococci.

*Neo-Reargon* solutions are  $2\frac{1}{2}$  times stronger in Silver Content than Reargon, therefore gives an increased Germicidal Power of 250% and insures penetration to the deepest mucosa.

*Neo-Reargon* induces a selective action on the blood, assisting Phagocytosis.

Stable solution

Non-irritating

Positive action

Non-toxic

Neo-Reargon is used in from  $2\frac{1}{2}$  per cent. to 5 per cent. solutions for injections and 0.25 per cent. strength for irrigations.

THE C. P. CHEMICAL & DRUG CO., INC.  
114-118 Liberty Street, New York City

Gentlemen:

Please send clinical evidence and special trial offer  
on Neo-Reargon.

Name .....

City..... State.....

Address .....

## Financial Department

The purpose of this column is to provide the physician-investor with reliable investment information and to help him in choosing sound securities that meet his requirements. Each month we will review briefly the financial situation and outlook and answer several questions of general interest on investments.

**C**ONFIDENCE in the future outlook for business continues to be strong notwithstanding an inevitable slowing down of industrial activity during the first two months of the year. Due to seasonal influences however, such a slowing down is to be expected, particularly in the northern part of the country where weather conditions handicap many industries, especially building operations, highway construction and the automobile trade. Railroad traffic is likewise much reduced during the cold season and lake traffic is of necessity at a standstill. Tourist travel by land and by sea is also relatively small during the winter months.

The manufacturing industries are generally prosperous however. The cotton goods industry, which has been depressed over the last three years by the high cost of its raw materials, is much encouraged by the large crop of cotton. The woolen and worsted industries, although somewhat depressed, are helped by the lower prices of wool which have prevailed throughout the year.

The silk industry has had the largest year's business ever done and the new rayon industry is growing with great rapidity.

The only serious industrial dispute pending at present is that in the coal industry, although demands for higher wages have been formulated by the railroad brotherhoods and by the building trades in New York City and some other localities. The railroad companies and brother-

hoods are working upon a permanent plan for the settlement of their controversies, to be offered to Congress in substitution for the existing Railroad Labor Board.

As far as the negotiations between the anthracite mine leaders and company representatives are concerned, the outlook for a settlement of the controversy seems at this writing to be more remote than ever. It does not appear probable that the Federal Government will intervene, or that any action taken by the State of Pennsylvania can be made effective in time to relieve the situation this winter. There

*(Continued on Page 32)*

Upon request, information concerning investments will be furnished to readers of **MEDICAL ECONOMICS**. We will not answer questions regarding purely speculative issues. Address all inquiries enclosing a stamped envelope to the Financial Editor, Rutherford, N. J.

"Sincerely I think this the best general (laxative) tablet I have ever used."

*Writer's name on request.*

"I have never seen anything that my patients come back and ask for like OXIPHEN TABLETS."

*Writer's name on request.*

These, and many similar unsolicited opinions have prompted us to put OXIPHEN TABLETS on trial with the 110,000 readers of Medical Economics. The private mailing card enclosed with this copy will bring one hundred tablets to you without obligation. We believe them worth your trial.

**PITMAN - MOORE COMPANY**  
**INDIANAPOLIS**

## Financial Department

(Continued from Page 30)

are evidences that the public is desirous of having speedily remedied a system which makes possible the enormous losses occasioned by periodic suspension of operations in this important industry, and measures are being suggested to treat the industry as a public utility, a step which business men would regret as another instance of Government interference with private business.

With respect to the outlook for

security prices there seems to be a general feeling in financial circles that stocks, especially industrial stocks are selling at such high levels as to render them unattractive, except to the most venturesome of buyers. In so far as bonds are concerned consensus of opinion would seem to indicate that prices will sustain a moderate reaction during 1926 because of the declining tendency of money rates but no serious break is looked for.

## Financial Questions and Answers

### Several High Yield Bonds.

**QUESTION:** I have read your department with considerable interest and would like to ask your advice. Most of my investments at the present time are in stocks but due to a feeling that quotations for such issues are very near their peak I would like to exchange my stocks for bonds. In as much as I need income badly I shall probably have to suffer some from an income standpoint by making such an exchange. Perhaps you can help me to some extent by suggesting a list of reasonably safe bonds that yield a better income than  $5\frac{1}{4}\%$  which seems to be the best return one can get on sound listed securities.

H.J.

**ANSWER:** We are pleased to submit for your consideration a number of bonds which seem reasonably safe and which yield a better than average return. In this connection we are taking the liberty of putting in a few high coupon bonds which are selling at or near their call prices: Wilson & Co. First 6s 1941 selling at about 99 to yield about 6.10%; Philadelphia Rapid Transit 6s 1962 selling at about 98 to yield about 6.14%; Morris & Co. 4 $\frac{1}{2}$ s 1939 selling at about 84 $\frac{1}{2}$  to yield about 6.29%; Northern States Power 6 $\frac{1}{2}$ s 1933 selling at about 103 to yield about 6.03% (callable at 104); Toledo Edison Co. First 7s 1941 selling at about

(Continued on Page 46)

## PANCREPATINE A.F.D.

Effective treatment for pancreatic diabetes. No injection risks. Oral administration. Mild continuous action. Bottles of 100 or 1000 Globules at first class pharmacies. Samples and literature upon request.

The ANGLO-FRENCH DRUG CO., 1270 Broadway, New York, N. Y.  
Flood Building, San Francisco, California

# Woman Pays

usually with suffering for Nature's short-comings in not equipping her with a well-balanced genital apparatus for her periodic functions.

Yet—Nature—aware of her own failure—also provides woman, by way of parsley seeds, with their active principle

**APIOLINE**

(Chapoteaut)

as a convenient circulatory regulator of menstrual distress in

**Amenorrhea  
Menorrhagia  
Dysmenorrhea**

*Dose:* One capsule t. i. d. before and during the menses.  
*Original vials of 24 capsules.*

Literature and samples upon request

**Laboratoire  
de Pharmacologie, Inc.**

(Formerly Dr. Ph. Chapelle)  
Paris and New York

U. S. Agents  
**E. FOUGERA & CO., INC.**  
92 Beekman St.,  
New York City



**Physicians  
tell us:**

*That in the case of stings or bites of insects, Listerine freely applied in full strength will mitigate pain, prevent excessive swelling and in a great measure counteract the poison effect.*

*Enclosed with every bottle of Listerine, there is a circular discussing in detail the many uses of this product. We believe you will be interested in giving this circular a careful reading.*

**LISTERINE**

—the safe antiseptic

Made by

**Lambert Pharmacal  
Company**

NEW YORK ST. LOUIS  
TORONTO PARIS LONDON  
MADRID MEXICO CITY

Also makers of Listerine Tooth Paste, Listerine Throat Tablets and Listerine Dermatic Soap

## Current Literature for Investors

The booklets described below contain information relating to bonds. Readers of Medical Economics who desire one or more of them may obtain them free of charge by writing direct to the investment house whose address is given in each case.

**The Science of City Mortgage Lending**—Because of the great interest which prevails in real estate mortgage bonds this booklet will be of especial interest to buyers of real estate securities. In it are discussed the scientific principles employed in the purchase of such securities by one of the most important mortgage organizations in New York City. Address Lawyers Mortgage Co., 56 Nassau St., New York, N. Y.

**Ten Tests of a Sound Public Utility**—In this pamphlet are described ten simple tests which the discriminating investor might well apply before purchasing the securities of public utility corporations. Address Halsey Stuart & Co., 201 So. La Salle St., Chicago, Ill.

**The Prudence Partial Payment Plan**—This booklet has been prepared and is offered to investors in order to point out a safe way of achieving financial independence for those who are interested in acquiring a competence, but who have lacked the necessary stimulus of an easy systematic plan of regular saving. Address The Prudence Co., 331 Madison Ave., New York, N. Y.

**Mighty Servants of Civilization**—The growth of the public utility industry has been of tremendous importance in the economic development of America. This illustrated brochure presents in most interesting fashion information of interest to buyers of public utility

securities. Address The National City Co., 55 Wall St., New York, N. Y.

**Investment Suggestions for February**—This offering list of securities covers a wide range of investments including railroad, public utility and industrials. Address Spencer Trask & Co., 25 Broad St., New York, N. Y.

**The Elementary Principles of Safe Investment**—A booklet of especial interest to the inexperienced investor. In it is outlined in very readable fashion such subjects as: The function of the investment house; classes of investment; investment and speculation and an appendix of financial terms. Address Blyth Witter & Co., 61 Broadway, New York, N. Y.

**Buying Bonds by Mail**—The business of distributing bonds and other investment securities by mail has become nation wide in extent. This booklet describes the procedure of buying bonds by mail. Address A. C. Allyn & Co., 71 West Monroe St., Chicago, Ill.

**The Story of the Straus Plan**—As the title indicates, this booklet presents the story of this nationally known house and outlines some of the methods used by their organization in safeguarding the interests of their clients. Address S. W. Straus & Co., Fifth Ave., New York, N. Y.

---

FOR BRONCHITIS AND WINTER COUGH

# R IODOTONE

Promptly  
Relieves  
Respiratory  
Irritation

Send for Samples and Literature.  
EIMER & AMEND, 207 Third Ave., NEW YORK.



# GLYKERON

**Cough, Bronchitis, Pneumonia  
Whooping-Cough  
Asthma, Etc.**

## COMPOSITION

The narcotic constituent of Glykeron has been changed from diacetyl morphine hydrochloride to codeine phosphate in order to conform with the Laws of the United States. Each fluid ounce of the preparation contains one grain codeine phosphate. The composition has not been changed in any other respect whatever, and remains the same efficient and always uniform compound for the physicians' use in the treatment of cough, bronchitis, laryngitis, etc.

## DOSE

The adult dose is one to two teaspoonfuls every two or three hours or at longer intervals as the individual case requires. For children, from ten drops to one teaspoonful, according to age.

**MARTIN H. SMITH COMPANY**  
150 Lafayette Street,  
New York, N. Y.

# Tours and Cruises for Physicians and Patients

These brief paragraphs tell of booklets and circulars which give interesting information about tours, cruises and places to go. We publish them for the convenience of physicians who are interested in travel either for their patients or themselves.

**"The Magic of Islam"**—Here are seventy pages devoted to some of the ideal motor tours through Northern Africa, offered by the French Line, 19 State St., New York, N. Y. Through the medium of automobiles and a splendid series of hotels, travelers are able to enjoy all the unusual delights of a life in the Oasis as well as in the Desert of Northern Africa.

**"South America in 1926"**—Our sister American Continent is attracting the attention of a large number of tourists who formerly were in the habit of taking annual trips to Europe. The Boyd Tours, Inc., 1819 Broadway, New York, N. Y., are sending out a circular for a 108 day trip through Brazil, Uruguay, The Argentine, Chile, Bolivia, Peru and Panama, which offers lovers of travel a most delightful trip through a continent at a time which will be summer while the United States is wrestling with winter. The rate is \$2,400 and the itinerary takes in everything of interest in the countries visited. Copies on request.

**"Trips Through Northern Europe"**—The Mid-Night Sun arouses the interest of every imaginative person. An opportunity to see it this year is presented by the United Steamship Co., Ltd., of Copenhagen, whose American offices are Scandinavian-American Line, 27 Whitehall St., New York, N. Y. This

interesting booklet offers tours which take in London, Paris, The Riviera, and then on up to the delightful Scandinavian Countries, Denmark, Norway and Sweden. Copies sent to physicians on request.

**"China and Japan"**—An attractive 24-page booklet has been issued by the American Express Travel Department, 65 Broadway, New York, N. Y., describing in detail five escorted tours to Honolulu, the Philippines, China, Korea and Japan. A complete itinerary is included for each of their steamships. The dates of departure and points of call are set forth in detail, with the price of each tour.

**"New York-London—Via Atlantic Transport Line"**—This company offers a profusely illustrated folder, having chiefly to do with the excellent accommodations of their steamships, the "Minnewaska" and "Minnetonka" plying between New York and London for first-class passengers only. Copies on request to the Atlantic Transport Line, 1 Broadway, New York, N. Y.

The Agricultural Department of the Los Angeles Chamber of Commerce, Los Angeles, Calif., have issued a large pamphlet descriptive of the agricultural possibilities of Southern California. Practically every variety of agricultural enter-

(Continued on Page 38)

In BILIARY STASIS and HEPATIC TORPOR — PRESCRIBE

# AGO-CHOLAN TABLETS

2 GRAINS EACH

Samples from E. BILHUBER, Inc., 25 West Broadway, New York.

# The Role of the Phosphates

## in Health and Disease

**Indications** A French savant, for the use of Teissler, many years ago found that there is a considerable wasting or loss of the earthy phosphates in phthisis and several other diseases of like nature. The conclusion he reached was that the use of the phosphates therapeutically in these affections is as reasonable as the indications for iron in anemia.

A German, Boker, found that when wet nurses whose milk was notably deficient in phosphates were given these substances the secretion quickly became rich in the earthy salts.

**Further Indications** The phosphates are of recognized benefit in nerve depression, the various neuralgias, rachitis, osteomalacia, cachectic conditions, delayed union of fractured bones, syphilitic periostitis and gummata, and in pregnancy, especially when dental caries makes its appearance. Potassium phosphate is said to be a valuable expectorant in chronic bronchitis.

### The Most Serviceable Preparation of Phosphates

The most useful and a highly efficient preparation of the phosphates is Phillips' Phospho-Muriate of Quinine Compound. It has been prescribed by the leading physicians of this and other countries for many years. It is a beautifully clear, aromatic, bitter syrup, acid in reaction, in which the earthy phosphates of calcium, potassium and magnesium are combined with iron, also in the form of the phosphate, quinine muriate and strychnine. These tonics, in the combination, afford a most useful reconstructive in convalescence in medical and surgical cases, anemia, malnutrition, neurasthenia, atonic and nervous dyspepsia; mental, physical or sexual exhaustion, chronic malaria and during the period of lactation.

**The Formula** One fluidrachm (to be taken in a wineglassful of water) the average adult dose of Phillips' Phospho-Muriate of Quinine Compound contains:—Phosphoric Acid, 2 minims; the Phosphates of Potassium, Magnesium, Calcium and Iron, 2-1/4 grains; Quinine Muriate, 1/4 grain; Strychnine, 1/120 grain. Contains no alcohol.

## PHILLIPS'

# Phospho-Muriate of Quinine

### COMPOUND

Kindly prescribe in original 10-ounce (\$1.00 bottles) obtainable from druggists everywhere.

(Samples and literature cheerfully sent upon request.)

Prepared only by The Charles H. Phillips Chemical Co., New York and London

## Tours and Cruises For Physicians

(Continued from Page 36)

prise is possible within this district, and the pamphlet sets forth in considerable detail the various field crops and fruits that are helping to develop this section. A large double page map of Southern California, showing the main lines of rail and highway transportation is a feature of the pamphlet.

\* \* \*

A "Travel Guide," published by the American Railway Express Company, 65 Broadway, New York, N. Y., furnishes complete information in tabulated form, having to do with independent tours for those persons who, for one reason or another are unable to travel with one of their conducted parties. Much information pertaining to Coastwise and Transatlantic Steamship Lines and Hotels is included in this Travel Guide. Copies on request to the above company.

\* \* \*

"Europe—1926" is the title of a comprehensive booklet issued by Bennett's Travel Bureau, Inc., 500 Fifth Ave., New York, N. Y. Twelve European tours are outlined and the price of each tour including steamship accommodations is given. The book is profusely illustrated with pen and ink sketches of European scenes and landmarks.

\* \* \*

"Through the Heart of Tropical Florida Where the St. John's River

Flows" is the comprehensive title of an attractive folder issued by the Clyde St. John's River Line, 36 W. 40th St., New York, N. Y. The scenery as viewed by daylight and searchlight is described in detail. The company's steamers ply between Jacksonville and Sanford making intermediate stops at four or five points.

\* \* \*

Winter and Spring Playgrounds in Italy, Greece, Turkey, Syria, Iraq, Persia, Palestine, Egypt and the Sudan are described in a booklet issued by The Boyd Tours, Inc., 1819 Broadway, New York, N. Y. The book is well illustrated and the text explains the itinerary in detail. Rates for a number of tours are included. Tours may be arranged either independently or under escort. Tours to Bermuda via The Royal Mail Steam Packet Company are included in the text.

\* \* \*

"Second Cabin by the Famous 'V' Steamers Between North and South America" is the title of a small but attractive folder, which is profusely illustrated with scenes taken on board the steamships of this Company. The steamers have been designed for comfort in tropical service and the advantages of second cabin travel at moderate cost are explained.

\* \* \*

Porto Rico is the name of a folder issued by the Porto Rico Line, 25 Broadway, New York, containing interesting information about their eleven day, all expense cruises.

## For Coughs—Bronchitis

AND  
OTHER

Respiratory Troubles

## Angier's Emulsion

Has Been Increasingly Used and Prescribed  
by the Medical Profession for Forty Years

TRIAL BOTTLES ON REQUEST

ANGIER—BOSTON 34, MASS.

## *The Psychological Effect*

It is admitted that the psychological effect of a remedy is an important factor in its physiological action, especially in nervous depression and neurasthenic conditions generally. For this reason

# ESKAY'S NEURO PHOSPHATES

SMITH, KLINE  
& FRENCH CO.  
105-115 No. 5th St.  
Philadelphia, Pa.  
Established 1841  
*Manufacturers of  
Eskay's Food*

with its peculiarly pleasing physical properties is a most valuable form of the glycerophosphates. It is exceptionally palatable and patients do not tire of it on continued use, an important consideration in chronic conditions where persistent medication is necessary.

## For Nearly Fifty Years

# Vapo-Cresolene

## Has Relieved Cough



"The lamp that is known as the VAPO-CRESOLENE lamp is of great benefit in whooping-cough, and will be found at times to relieve the coughing spells, particularly those that occur at night of bronchitis and broncho-pneumonia." — Hore's System of Practical Therapeutics, Vol. IV, p. 350, article Pneumonia and Pleurisy.

For adults or the very young child. Used at night the vapor—specially prepared cresols of coal tar—permeated air, is reaching the seat of infection with every breath.

THE VAPO-CRESOLENE CO.

62 CORTLANDT STREET

NEW YORK CITY.

## This Month's Free Literature

The brief paragraphs on this page are designed to keep busy physicians informed about useful literature and samples offered by manufacturers of instruments, appliances and pharmaceutical products. Our readers are requested to mention "Medical Economics" when writing the manufacturer for this literature.

**Diabetic Diet Diary.** One of the most difficult matters in connection with the treatment of Diabetes is the proper computation of the patient's dietary. To overcome this difficulty Lister Brothers, Inc., 405 Lexington Ave., New York, N. Y., have issued a dietary with an article on diet computation by Dr. F. M. Allen, a well-known authority on the subject. This Dietary makes everything so easy that he who runs may read. Any physician who treats Diabetes will do well to write Lister Bros. for a copy of this very useful booklet.

\* \* \*

**The Majesty of Sleep.** This little brochure, published by the Peacock Chemical Co., St. Louis, Mo., will be mailed free to physicians, medical students or trained nurses. It treats such subjects as the archaeology, anthology, endocrinology and physiology of sleep, besides paragraphs on the modern necessity and therapeutic induction of normal sleep.

\* \* \*

A very attractive catalog of Pharmaceutical and Biological Products has been issued by Swan-Myers Co., Indianapolis, Ind. It contains more than 166 pages of illustrations and descriptions of Bacterial Vaccines, Ampoule Solutions, Glandular Products, Pharmaceutical Specialties, etc. Copies will be sent to physicians only on request to the above company.

**"Diagnosis of Diseases of the Liver."** This booklet is chiefly devoted to the diagnosis of the various hepatic disorders. Great emphasis has been given to the differential diagnosis of such conditions as jaundice, cirrhosis, enlargement of the liver, etc. In this third edition, the author has undertaken a complete revision of the subject matter so as to bring it up to date. Especial attention has been given to "symptoms of Hepatic Disease," to gallstones, to tests for functional activity of the liver and to roentgenology of the liver and bile passages.

\* \* \*

**"The Reserve Wealth of the Kidney."** This is the subject of a handsome booklet describing the treatment of Nephritic conditions. A number of interesting and highly developed illustrations add materially to the text. Physicians who are interested in these conditions should write Reed & Carnick, 155 Van Wagenen Ave., Jersey City, New Jersey.

\* \* \*

**"Serologic Endocrinology."** In a booklet of twenty-eight pages, The California Endocrine Foundation, Long Beach, Calif., goes into the history of this subject somewhat elaborately, and then describes the technique of administration of Concentrated Orchitic Solution with illustrations to explain the methods of procedure. Copies may be had on request to the above company.

## STANNOXYL

In furunculosis and staphylococcal infections. For internal use.—Tablets, Ampoules for Injection. For external use.—Liquid or Ointment. Ask for convincing literature. Samples and literature upon request.

**The ANGLO-FRENCH DRUG CO.,** 1270 Broadway, New York, N. Y.  
Flood Building, San Francisco, California

"How shall I feed my diabetic patient?" is the query which goes up from medical men from Dan to Beersheba. The problem has been solved to considerable extent by Lister Brothers, Inc., 405 Lexington Ave., New York, N. Y., who have issued a considerable number of recipes which make the feeding of the diabetic patient easy, in a booklet entitled **Recipes for Diabetic Foods**. Medical men will favor themselves as well as their patients by getting a copy of these recipes from Lister Brothers.

"**Pepsodent and Oral Hygiene**" is the title of Bulletin 10 which has been published by the Pepsodent Company, 1104 South Wabash Ave., Chicago, Ill. It discusses General Hygiene, Educational Propaganda, Diet, Salivary Stimulants, and Pepsodent. Copies on request to the above company.

A very handsome folder entitled "The Standard-Engelen Deep" Concluded on Page 48)

## Phosphorcin

**During Convalescence**  
from  
**INFLUENZA**  
and  
**PNEUMONIA**

Phosphorcin increases the body resistance and renews the vitality and strength of your run down patients. By supplying phosphorus to the impaired nerve cells, it hastens convalescence.

A scientific combination of the glycerophosphates with nux and pepsin, and containing no sugar or alcohol, it may be given for a long time without gastric irritation.

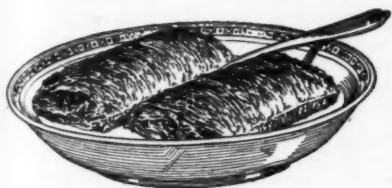
*Dose: 2 drams in water t.i.d.*

Sample on Request

**EIMER & AMEND**

Third Avenue and 18th Street, New York

# Diet—medicine's ally



We are glad to send free samples of Shredded Wheat to physicians and heads of sanitariums and hospitals on request.

**THE SHREDDED WHEAT COMPANY**  
Niagara Falls, N. Y.

**PHYSICIANS** who know Shredded Wheat endorse its efficacy in treating all cases where proper diet is essential. Indigestion and sluggish peristalsis readily yield to the properly balanced proteins, carbo-hydrates and mineral salts in this famous whole-wheat ration.

# Shredded Wheat

## The Doctor and His Investments

(Concluded from Page 22)

10. Is the borrower financially and morally responsible?

Mortgages which meet the above tests may be classified as good mortgages and safe investments. Virtually all the trouble which has ever been experienced by mortgage or real estate bond buyers in the past is due to the neglect of one or more of these requirements.

The fourth test is perhaps the most important one of all. It is this problem of inflated appraisal that has usually produced the trouble for the mortgage or real estate bond buyer in the past, and that is why it is so important to search exhaustively into the record of the offering house.

The safest method of determining the character and financial standing of the real estate bond dealer is to investigate the type of his business over a period of years. A state-

ment to the effect that a company has been in business for a long period of time is hardly enough. While this claim is wholly true and justifiable in many cases, in others it is quite misleading.

Another check on the character and business methods of the real estate bond dealer is through the medium of the credit department of your local bank. Such departments usually have credit information of this sort available or can obtain it for you through their correspondent offices in the larger cities. A little preliminary investigation of this kind, while requiring some effort, may prove well worth while.

In closing let me emphasize the fact that greater discrimination in the selection of real estate bonds is necessary today than was the case of several years ago.



Man's intellectual power, physical vigor and domestic happiness may be determined by the normalcy of his orchic function.

ORCHOTINE physiologically aids in overcoming gonadal insufficiency—IMPOTENCE.

ORCHOTINE will be sent direct to dispensing physicians at the following prices:

Bottles of 50 tablets.. \$1.00  
Bottles of 500 tablets. 8.00  
Bottles of 1000 tablets 15.00

**HUDSON PHARMACAL COMPANY**

Park Avenue and Columbia Street :: Union City, N. J.



## Recommended for Chronic Catarrh

In a paper read by the chief of a University Clinique for internal diseases at meeting of a Society of Physicians (names on request), the doctor said in part:

"I have used the Salvator Water in my Clinique for a number of years, and also in my private practice with a great number of patients and have found it very beneficial. In chronic catarrh of the pelvis of the kidney and the urinary bladder, in which affections the composition of the urin rapidly undergoes a favorable alteration, and the urinary troubles are removed, so that the patients often recover without any other medication.

"The Salvator has also a similarly beneficial effect in chronic gastric catarrh, while in this case it has also the advantage, that it is well borne by the most sensitive stomach. In this condition also the catarrh is in many cases removed by the use of the water alone. In other cases, the evolution of gas, the heart-burn, and the feeling of discomfort are removed.

Chemical Analysis According to  
PROFESSOR M. BALLO

Official Chemist of Budapest

10,000 parts of this Water contain at  
12°-5 C:

Bicarbonate of Sodium ...	3.0536
Magnesium .....	9.1708
Lithium .....	0.2282
Calcium .....	16.9452
Sodium Borate .....	0.9689
Sulphate Sodium .....	1.4804
Potassium Sulphate .....	0.7476
Sodium Chloride .....	1.7405
Sodium Bromide .....	0.0092
Sodium Iodide .....	0.0028
Earthy Salts .....	0.0840
Silicic acid .....	0.3340
Total solid contents .....	34.7652
Total Carbonic acid .....	40.0365
Free Carbonic acid .....	23.5571
Specific Gravity .....	1.00178

Leading druggists can fill prescriptions for Salvator, or we will ship direct. Sample and literature sent on request.

THE ALPHA-LUX CO., Inc.  
Sole Importers

192 Front Street, New York City

# SALVATOR

Natural Mineral Spring

# WATER

A lack of secretion in the intestines is one of the principal causes of chronic constipation.

## PRUNOIDS

given at night over a period of one week will increase glandular activity without exciting pronounced peristalsis and will gradually overcome this form of constipation.

Prunoids are made of Phenolphthalein (one and one-half grains in each) Cascara Sagrada, DeEmetinized Ipecac and Prunes.

\* \* \* \* \*

When the heart has been weakened from prolonged overwork and strain,

## CACTINA PILLETS

A Preparation of the Mexican  
Night Blooming Cereus  
may be safely and effectively prescribed.

Thus employed, Cactina gradually improves the nutrition and tone of the heart muscle, restores the cardiac rhythm and renders the heart more resistant to irritating influences. Cactina is a true cardiac tonic without cumulative effect.

Samples to Physicians Only

.....  
We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(..) Prunoids.

(..) Cactina Pillels.

Sultan Drug Company  
St. Louis, Mo.

## The Therapy That Wins Favor Is The Therapy That Quickly Shows Results

From a tonic, reconstructive standpoint, one of the most startling examples of modern therapy is

### McCOY'S COD LIVER OIL COMPOUND TABLETS

The formula of this proprietary is not secret. Each tablet contains—

Cod Liver Oil  
(by extraction) .15 mins.  
Reduced Iron .....1-4 gr.  
Zinc Phosphide ...1-20 gr.  
Berberine Sulphate.1-32 gr.  
Strychnine  
Sulphate .....1-960 gr.  
Ginger .....1-4 gr.

IN McCOY'S TABLETS the physician has a standard unit of dosage of exact formula which renders remarkable results in improved health to the patient within a brief period.

As McCOY'S TABLETS have an everywhere distribution within the drug trade, prescription filling is not accompanied by any delay.

We shall be pleased to send any physician upon return of the coupon below filled out with name and address, a generous sample of this efficient remedy for use under his own clinical observations. Please address

Medical Division,

McCOY'S LABORATORIES,  
62 West Fourteenth St.,  
New York City.

Please send samples McCOY'S TABLETS, without charge to me.

Dr. ....

## The Income Tax Return Explained

(Concluded from Page 9)

Rent paid to someone else may be deducted but not when paid to oneself because it does not alter one's personal income.

Depreciation takes care of the year's wear and tear on furnishings and major equipment. If one owns his office he may also consider the condition of the building in so far as it pertains to the office. Wallpaper, paint, floors, etc., can be considered.

There are numerous other miscellaneous deductions such as professional society dues, professional books and magazines, laboratory fees, etc.

It is thus apparent that the only thing that need enter a doctor's mind in setting down an expense—"Is this an expense properly chargeable to my professional work?" If the answer is "yes" then it is a reasonable and proper tax deduction.

When the deductions are all made and the net taxable amount determined one may treat the first \$10,000, or whatever other amount the new bill names as earned income and this is subject to a reduction of twenty-five per cent. in the tax. All over the earned income amount is subject to the full tax.

## A Vacation

For 45 to 73 days Without a Care, visiting most of the "high spots" in Europe. Write for our Blue Book.

**WORTHWHILE TOURS**  
BOSTON 30, MASS.

## RESTORES NATURAL BOWEL ACTION

**A**MONG the many remedies for constipation, bowel torpor, intestinal stasis or any form of dyschezia of functional origin, there is hardly one that has met with such instant approbation and acceptance by discriminating physicians as

# AGAROL

A reasonable test of this scientifically balanced combination of pure mineral oil, agar-agar and phenolphthalein in some severe case of constipation will enable the practitioner to understand why Agarol is winning the regard and confidence of a constantly increasing number of medical men. He will find that Agarol

1st—produces prompt and satisfying bowel evacuations;

2nd—increases the bulk, softness and plasticity of the fecal mass;

3rd—imparts functional tone and power to the intestinal muscles;

4th—restores functional activity of the bowels so that satisfactory evacuations will follow regularly and continue without the need of further medication.

Agarol is not only a palliative of intestinal torpor—it is a true bowel corrective.

**WM. R. WARNER & CO., Inc.**

Manufacturing Pharmacutists  
since 1856

113-123 West 18th Street  
New York City

## CONTINUED SATISFIED RESULTS

Extending over a period of several generations, is one of the chief reasons why Nestlé's Milk Food is today recommended by thousands of physicians in the dietetic treatment of nutritional disorders of infants; as an adjunct to the daily diet of growing children; and as a satisfying and sustaining food for the aged, for invalids and convalescents, for nursing mothers and for the acutely ill.

## NESTLÉ'S MILK FOOD

### THE SAFE FOOD

Supplies the greatest amount of nourishment with the least amount of digestive effort. Its nutritional value combines the life-giving elements of rich, full-cream milk, with the nourishing and strengthening properties of carefully selected malt and wheat grains.

The coupon below is for your convenience and will bring you sufficient supply for a clinical trial.

18-P-2

Nestlé's Food Company, Inc.,  
130 William St., New York

Please send me, without charge, a supply of Nestlé's Milk Food for a clinical trial.

Name .....

Street .....

Town or City .....

State .....

Doctors residing in Canada  
please address

**NESTLÉ'S FOOD CO., Ltd.,**  
84 St. Antoine St., Montreal

**Doctor** A SPINAL AP-  
PLIANCE MADE  
TO ORDER AND SENT ON A  
30-DAY TRIAL.



We offer to Physicians, to make a PHILO BURT APPLIANCE to special order, for any spinal case, and let it prove its usefulness. We have been doing business on this plan for over twenty-five years. During this time, we have brought benefit or cure to more than fifty thousand cases. The PHILO BURT METHOD consists of a light, comfortable, supporting Appliance and special Exercises.

If you have a case of spinal weakness or deformity, no matter if an incipient case or one seriously developed—let us send you information about this wonderful Method, with sworn-to-proof of its efficiency.

Every Philo Burt Appliance is made to measurement. It lifts the weight of the head and shoulders off the spine and gives the necessary extension to correct deflections. It does not chafe or irritate, weighs ounces where other supports weigh pounds. It is easily adjusted to meet improved conditions. The Philo Burt Appliance can be put on and taken off in a moment; it is quickly removed for bath, massage, relaxation or examination. Each Appliance is fitted under our guarantee of satisfaction or money back.

**WRITE FOR OUR ILLUSTRATED BOOK.** Describe any case you are particularly interested in so we may give you definite information.

**Philo Burt Company**  
81-14 ODD FELLOWS' TEMPLE  
JAMESTOWN, N. Y.

## Financial Questions and Answers

(Concluded from Page 32)

108½ to yield about 6.15% (callable at 110 in 1926).

• • •

### Short Term Issues.

**QUESTION:** Will you be good enough to suggest for me a list of short term, readily marketable issues, including railroad, public utility and industrials?

**ANSWER:** For your consideration we submit below a number of issues of high grade, readily marketable securities which should prove suitable mediums for short term investment: American Thread Co. 6s 1928 selling at about 102¾ to yield about 4.91%; Chicago R. I. & Pacific 5s 1929 selling at about 99¾ to yield about 5.03%; Columbia Gas & Electric First 5s 1927 selling at about 100½ to yield about 4.25%.

### Why Financiers Make Money

The capital stock of all the banks of all kinds in the United States is two and one-third billions of dollars; their surplus is a like amount, the grand total being slightly less than five billions of dollars. But these same banks have outstanding loans amounting to more than twenty-five billions of dollars; and if the average interest on these loans is only six per cent, the annual interest income is one and one-half billions, or over sixty per cent. on the investment.

**The Correct Answer  
To  
The Laxative Problem  
Is**

U. S. PAT. OFF.  
**Feen-a-mint**  
*The Chewing*  
**LAXATIVE**

Feen-a-mint provides a highly efficient laxative ingredient in chewing gum form. There is no taste apparent other than the fine mint flavor, but results are certain and are achieved with ease and without discomfort.

Because of its manifold good qualities, Feen-a-mint is exceedingly popular among all who have to deal with constipation, and professional recommendation of Feen-a-mint is rapidly becoming general.

Feen-a-mint contains phenolphthalein, yellow (not U. S. Pharmacopoeia). Its chewing gum form tends to complete solubility which as the doctor knows is a requisite to fullest service when phenolphthalein is the active medication employed.

Samples of Feen-a-mint in generous quantity are provided the profession when application is made upon office stationery.

Medical Division

**HEALTH PRODUCTS  
CORPORATION**

113 No. 13th St., Newark, N. J.

When hepatic secretion is suppressed, in whole or in part, the process of digestion ceases to work smoothly and after a time the sufferer seeks professional advice.

Among the several agents recommended

## **CHIONIA**

A Preparation of Chionanthus Virginica

has won a position of prominence. It has been in use for so many years that practically the entire profession is acquainted with its value as an hepatic stimulant. Prepared exclusively for Physicians' Prescriptions.

\* \* \* \*

It is a fact that the combination of the five Bromides of Potassium, Sodium, Ammonium, Calcium and Lithium presented in a pure and eligible form has decided advantages over the single salts.

The bromide treatment gives better therapeutic results through the use of

## **PEACOCK'S BROMIDES**

than is possible with the single salts.

Each fluid drachm contains 15 grains of the purest bromides of potassium, sodium, ammonium, calcium and lithium.

.....  
We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(..) Chionia.

(..) Peacock's Bromides.

**Peacock Chemical Co.**  
St. Louis, Mo.

A Remedy of Broad Scope  
and Usefulness

## CYSTO SEDATIVE

is especially indicated in CHRONIC PROSTATITIS and CYSTITIS; in CHRONIC POSTERIOR URETHRITIS and PYELITIS. PAINFUL MICTURITION is usually promptly relieved.

Intelligently prescribed in almost every form of CYSTITIS and PROSTATITIS, results are satisfactory.

Liberal sample, complete formula and literature to physicians upon request.

STRONG, COBB & COMPANY, Cleveland, Ohio

### This Month's Free Literature

(Concluded from Page 41)

**Therapy Tilting Tube Container** has been issued by the Standard-Engelen Co., Chicago and Cleveland. It is illustrated in color and contains a brief description, features and dimensions.

\* \* \*

H. C. Fischer & Co., Inc., 2333 Wabansia Ave., Chicago, Ill., have published a comprehensive book of 118 pages, entitled "**Diathermy Therapy**." It is a practical treatise describing and illustrating the proper therapy for a great number of indications.

\* \* \*

Four monographs under the respective titles of **Dermolan Ichthosan**, **Yohimbin**, **Incitamin** and **Endocrine Preparations** have been published by Lehn & Fink, Inc., 635 Greenwich St., New York, N. Y. Each describes the product of the same name, including information on indications and uses.

**The Story of Bread**—Under this title the Continental Baking Corporation, 512 Fifth Ave., New York, N. Y., has published a very elaborate booklet of 70 pages. It describes the making of bread from the sowing of the seed to the distribution of the baked loaf, illustrating each step with very interesting pictures. It also contains a number of statistical tables devoted to wheat production and flour prices.

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The January issue of the **Journal of Intravenous Therapy**, published by Loeser's Laboratories, 100 West 21st St., New York, N. Y., contains a report of toxicity studies for the purpose of establishing the minimum lethal dose, in connection with the Intravenous use of 10 per cent of Sodium Bromide as compared with Sodium Chloride or Sodium Iodide.

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